



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:**

**Jeff S. Eder**

**Serial No. 09/688,983**

Filed: October 17, 2000

For: **AN AUTOMATED RISK TRANSFER  
SYSTEM**

**Examiner: Harish T. Dass**

**Art Unit: 3628**

**AMENDMENT/REPLY**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**Sir or Madam:**

Responsive to the Office Action mailed February 23, 2005, the Applicant requests the Examiner to enter the following amendments and to consider the following remarks.

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